

Information to identify the case:

Debtor 1	<u>Vyachelsa Ayzbrukh</u>	Social Security number or ITIN	xxx-xx-6131
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Eleonora Ayzbrukh</u>	Social Security number or ITIN	xxx-xx-0881
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-18512-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vyachelsa Ayzbrukh
aka Steven Ayzbrukh

Eleonora Ayzbrukh
aka Eleonora Kotlyar-Ayzbrukh, aka Eleonora
Kotlyar

1/10/24

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Vyachelsa Ayzbrukh
Eleonora Ayzbrukh
Debtors

Case No. 19-18512-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jan 10, 2024

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 81

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Vyachelsa Ayzbrukh, Eleonora Ayzbrukh, 7 Charles Street, Howell, NJ 07731-1288
cr	+ Toyota Motor Credit Corporation as servicer for To, P.O. Box 340514, Tampa, FL 33694-0514
518208514	+ A-1 Collection, c/o Centrastate Hospital, 2297 Highway 33, Trenton, NJ 08690-1717
518208516	+ ACS Education/Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518208517	+ ACS Education/Bank of America, 501 Bleecker St, Utica, NY 13501-2401
518208525	Barron Emergency Physicans, PO Box 7418, Philadelphia, PA 19101-7418
518208529	+ Central Jersey Emerg. Med. Assoc, P.O. Box 7200, Freehold, NJ 07728-7200
518208530	+ Central Newborn Care, PO Box 74, Skillman, NJ 08558-0074
518208532	+ Discover Personal Loan, 502 E Market St, Greenwood, DE 19950-9700
518208535	Jersey Shore University Medical Center, PO Box 650292, Dallas, TX 75265-0292
518208536	+ LTD Financial Services, 3200 Wilcrerst Suite 600, Houston, TX 77042-6000
518209801	+ Lyudmilia Kotlyar, 7 Charles Street, Howell, NJ 07731-1288
518208537	+ Meridian, PO Box 9319, Trenton, NJ 08650-1319
518208546	NYU Winthrop Medical Aff., PO Box 419837, Boston, MA 02241-9837
518208547	+ NYU Winthrop Medical Affiliates, PO Box 419837, Boston, MA 02241-9837
518208548	+ Orthocenter, PO Box 1870, Cary, NC 27512-1870
518208549	+ Poms Recoveries, PO Box 1150, Farmingdale, NY 11735-0854
518208552	+ Rthocenter, PO Box 1870, Cary, NC 27512-1870
518208554	+ State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
518395170	+ Toyota Lease Trust, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518208566	+ Traf Group Inc/A-1 Collections, 101 Grovers Mill Road, Lawrenceville, NJ 08648-4706
518208570	+ Wakefield & Associates, 409 Bearden Park Circle, Knoxville, TN 37919-7406

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 10 2024 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 10 2024 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518208515	Email/Text: mpieslak@waterfallrevenuegroup.com	Jan 10 2024 20:50:00	A-1 Collection Service, 2297 Highway 33, Suite 906, Trenton, NJ 08690-1717
518208518	+ Email/Text: amscbankruptcy@adt.com	Jan 10 2024 20:51:00	ADT Securoty Systems Inc., PO Box 650485, Dallas, TX 75265-0485
518208519	^ MEBN	Jan 10 2024 20:45:15	AFS/AmeriFinancial Solutions, LLC., Po Box 65018, Baltimore, MD 21264-5018
518208520	Email/Text: bankruptcydepartment@tsico.com	Jan 10 2024 20:51:00	Alltran Financial, LP, PO Box 4043, Concord, CA 94524-4043
518332458	EDI: GMACFS.COM		

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		Jan 11 2024 01:38:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519260260	+ EDI: AISACG.COM	Jan 11 2024 01:38:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518208521	+ EDI: GMACFS.COM	Jan 11 2024 01:38:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518208522	+ EDI: GMACFS.COM	Jan 11 2024 01:38:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
518208523	+ EDI: TSYS2	Jan 11 2024 01:38:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518208524	+ EDI: TSYS2	Jan 11 2024 01:38:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
518208526	+ Email/Text: bankruptcy@ctech-collects.com	Jan 10 2024 20:50:00	C. Tech Collections, Inc., Po Box 402, Mount Sinai, NY 11766-0402
518208528	+ EDI: CAPITALONE.COM	Jan 11 2024 01:38:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518208531	+ EDI: DISCOVERPL	Jan 11 2024 01:38:00	Discover Personal Loan, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
518274010	+ EDI: DISCOVERPL	Jan 11 2024 01:38:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
518208533	^ MEBN	Jan 10 2024 20:43:28	GreenSky, c/o Renasant Bank, PO Box 29429, Atlanta, GA 30359-0429
518272570	+ Email/Text: bankruptcy@greenskycredit.com	Jan 10 2024 20:50:00	Greensky LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
518208534	EDI: IRS.COM	Jan 11 2024 01:38:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
518208541	^ MEBN	Jan 10 2024 20:45:28	MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
518208542	^ MEBN	Jan 10 2024 20:42:14	MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
518208538	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 10 2024 20:51:00	Midland Credit Management Inc., c/o Capital One, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
518208539	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 10 2024 20:51:00	Midland Credit Management Inc., c/o PayPal, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
518208540	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 10 2024 20:51:00	Midland Credit Management Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
518334422	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 10 2024 20:51:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518208545	^ MEBN	Jan 10 2024 20:44:28	NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
518208543	+ EDI: NAVIENTFKASMSERV.COM	Jan 11 2024 01:38:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518208544	+ EDI: NAVIENTFKASMSERV.COM	Jan 11 2024 01:38:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
518245790	Email/Text: GUARBKe-court docs@ascendiumeducation.org	Jan 10 2024 20:49:00	Navient Solutions, LLC. on behalf of, Ascendium Education Solutions Inc, PO BOX 8961, Madison, WI 53708-8961
518208551	EDI: PRA.COM	Jan 11 2024 01:38:00	Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Blvd Ste, Norfolk, VA 23502-4962

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518208550	EDI: PRA.COM	Jan 11 2024 01:38:00	Portfolio Recovery Associates, c/o Capital One, P. O. Box 12914, Norfolk, VA 23541
518335838	EDI: PRA.COM	Jan 11 2024 01:38:00	Portfolio Recovery Associates, LLC, c/o Carnival, POB 41067, Norfolk VA 23541
518333796	EDI: PRA.COM	Jan 11 2024 01:38:00	Portfolio Recovery Associates, LLC, c/o Dmb, POB 41067, Norfolk VA 23541
518335837	EDI: PRA.COM	Jan 11 2024 01:38:00	Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541
518208553	Email/Text: bankruptcy@sequium.com	Jan 10 2024 20:50:00	Sequium Asset Solutions, LLC, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067
518209462	+ EDI: SYNC	Jan 11 2024 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518208555	EDI: SYNC	Jan 11 2024 01:38:00	Synchrony Bank, c/o Mastercard, PO Box 965064, Orlando, FL 32896-5064
518208556	+ EDI: SYNC	Jan 11 2024 01:38:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518208557	+ EDI: SYNC	Jan 11 2024 01:38:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
518208558	+ EDI: SYNC	Jan 11 2024 01:38:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518208559	+ EDI: SYNC	Jan 11 2024 01:38:00	Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005
518208560	+ Email/Text: ClericalSupport@tenagliahunt.com	Jan 10 2024 20:50:00	Tenaglia & Hunt, P.A, 395 W. Passaic Ste 205, Rochelle Park, NJ 07662-3016
518301168	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 10 2024 20:50:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519213432	Email/PDF: bncnotices@becket-lee.com	Jan 10 2024 21:04:26	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518208562	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 10 2024 20:50:00	Toyota Motor Credit, 240 Gibraltar Road, Suite 260, Horsham, PA 19044-2387
518208563	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 10 2024 20:50:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408-8026
518208564	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 10 2024 20:50:00	Toyota Motor Credit Co, 4 Gatehall Dr, Parsippany, NJ 07054-4522
518293948	Email/PDF: bncnotices@becket-lee.com	Jan 10 2024 21:04:25	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518208565	+ Email/Text: mpieslak@waterfallrevenuegroup.com	Jan 10 2024 20:50:00	Traf Group Inc/A-1 Collections, Attn: Bankruptcy, 2297 St Hwy 33 Ste 906, Hamilton Square, NJ 08690-1717
518288123	Email/Text: electronicbkydocs@nelnet.net	Jan 10 2024 20:51:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
518208567	+ Email/Text: electronicbkydocs@nelnet.net	Jan 10 2024 20:51:00	US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
518208568	+ Email/Text: electronicbkydocs@nelnet.net	Jan 10 2024 20:51:00	US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121
518315060	+ EDI: AIS.COM	Jan 11 2024 01:38:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518208569	+ EDI: VERIZONCOMB.COM		

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518208571	EDI: WFFC	Jan 11 2024 01:38:00	Verizon, PO Box 489, Newark, NJ 07101-0489
518309121	+ EDI: WFFC2	Jan 11 2024 01:38:00	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
518316014	EDI: WFFC2	Jan 11 2024 01:38:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, POB 1629, Minneapolis, MN 55440-1629
518208572	+ EDI: WFFC2	Jan 11 2024 01:38:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518208573	+ EDI: WFFC2	Jan 11 2024 01:38:00	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
		Jan 11 2024 01:38:00	Wells Fargo Jewelry Advantage, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518208527	*+	C.tech Collections, Inc., PO Box 402, Mount Sinai, NY 11766-0402
518208561	*+	Tenaglia & Hunt,P.A, 395 W. Passaic Ste 205, Rochelle Park, NJ 07662-3016
518909224	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK NA ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation as servicer for Toyota Lease Trust bk@stewartlegalgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Robert Cameron Legg	

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on behalf of Joint Debtor Eleonora Ayzbrukh court docs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

Robert Cameron Legg

on behalf of Debtor Vyachelsa Ayzbrukh court docs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8